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*Admitted only in Maryland
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*Practice Limited to
Federal Agencies

August 28, 2002

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Commissioner for Patents
Washington, D.C. 20231

Art Unit 2162

Re: U.S. Utility Patent Application
Appl. No. 09/592,086; Filed: June 12, 2000
For: **Method and Apparatus for Preparing Client Communications
Involving Financial Products and Services**
Inventor: Richard Marc Libman
Our Ref: 23651.0536 (MQL)

Sir:

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Transmitted herewith for appropriate action are the following documents:

1. Fee Transmittal (PTO/SB/17);
2. Supplemental Amendment;
3. A copy of an executed Supplemental Declaration under 37 C.F.R. § 1.131;
4. Exhibit 1 to the Declaration under 37 C.F.R. § 1.131 - copy of notes and flowchart;
5. Exhibit 2 to the Declaration under 37 C.F.R. § 1.131 - memorandum to Mr. Darren Osten dated October 27, 1995;
6. Our check no. 36456 for \$972.00 to cover excess claim fees; and
7. One return postcard.

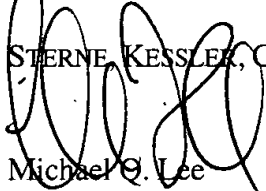
Commissioner for Patents
August 28, 2002
Page 2

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.


Michael Q. Lee
Attorney for Applicant
Registration No. 35,239

MQL/sjc

Enclosures

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SKGF Rev. 2/15/02 dcw

FEE TRANSMITTAL for FY 2002 <i>Patent fees are subject to annual revision.</i>		Complete if Known	
		Application Number	09/592,086
		Filing Date	June 12, 2000
		First Named Inventor	Richard Marc Libman
		Examiner Name	Alvarez, R.
		Group Art Unit	2162
		Attorney Docket No.	23651.0536 (MQL)
TOTAL AMOUNT OF PAYMENT		(\$ 972.00)	

METHOD OF PAYMENT (check one)		FEE CALCULATION (continued)			
1. <input type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any overpayment to: Deposit Account Number: 19-0036 Deposit Account Name: Sterne, Kessler, Goldstein & Fox P.L.L.C. <input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR §§ 1.16 and 1.17 <input type="checkbox"/> Applicant claims small entity status See 37 CFR 1.27		3. ADDITIONAL FEES Large Entity Small Entity Fee Code Fee (\$) Fee Code Fee (\$) Fee Description Fee paid			
2. <input checked="" type="checkbox"/> Payment Enclosed: <input checked="" type="checkbox"/> Check <input type="checkbox"/> Credit card <input type="checkbox"/> Money Order <input checked="" type="checkbox"/> Other* *Charge any deficiencies or credit any overpayments in the fees or fee calculations of Parts 1, 2 and 3 below to Deposit Account No. 19-0036.					
FEE CALCULATION					
1. BASIC FILING FEE					
Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid
101	740	201	370	Utility filing fee	
106	330	206	165	Design filing fee	
107	510	207	255	Plant filing fee	
108	740	208	370	Reissue filing fee	
114	160	214	80	Provisional filing fee	
SUBTOTAL (1) (\$) _____					
2. EXTRA CLAIM FEES					
Total Claims 128 - 20** = 108		Extra Fee from below \$9 =		\$972.00	
Indep. Claims 2 - 3** = 0		X =			
Multiple Dependent					
Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	
103	18	203	9	Claims in excess of 20	
102	84	202	42	Independent claims in excess of 3	
104	280	204	140	Multiple dependent claim	
108	84	209	42	**Reissue independent claims over original patent	
110	18	210	9	**Reissue claims in excess of 20 and over original patent	
SUBTOTAL (2) (\$) _____					
** or number previously paid, if greater; For Reissues, see above					
				Other fee (specify):	
				Other fee (specify):	
				*Reduced by Basic Filing Fee Paid	
				SUBTOTAL (3) (\$)	

SUBMITTED BY		Complete (if applicable)			
Name (Print/Type)	Michael Q. Lee	Registration No. (Attorney/Agent)	35,239	Telephone	202-371-2600
Signature		Date	8/28/02		